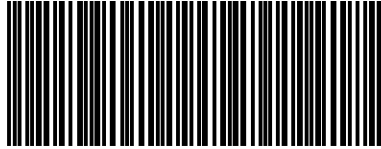


Nationstar Mortgage, LLC
PO Box 9095
Temecula, CA 92589-9095



PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Nationstar Mortgage
PO Box 650783
Dallas, TX 75265-0783

7196 9006 9296 3645 4716

20121127-160



TIMOTHY L KELLY
185 HARTWOOD RD
FREDERICKSBURG, VA 22406-4201



Exhibit B



11/27/2012

Sent Via Certified Mail
7196 9006 9296 3645 4716

TIMOTHY L KELLY
185 HARTWOOD RD
FREDERICKSBURG, VA 22406-4201

Loan Number: 600731608
Property Address: 185 HARTWOOD ROAD
FREDERICKSBURG, VA 22406

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear TIMOTHY L KELLY:

You are hereby provided formal notice by Nationstar Mortgage, LLC, the Servicer of the above-referenced loan, on behalf of Nationstar Mortgage LLC, the Creditor to whom the debt is owed, that you are in default under the terms and conditions of the Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.), for failure to pay the required installments when due.

This letter serves as further notice that Nationstar Mortgage, LLC intends to enforce the provisions of the Note and Security Instrument. You must pay the full amount of the default on this loan by the thirty-fifth (35th) day from the date of this letter, or from postmark, whichever is later, which is 01/01/2013 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, we shall accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property. If you received a bankruptcy discharge which included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally; notice provisions may be contained within your mortgage/deed of trust which notice may be required prior to foreclosure.

You are hereby informed that you have the right to "cure" or reinstate the loan after acceleration and bring a court action to assert the non-existence of a default or any other defense to acceleration or sale.

The loan is in default because regular monthly mortgage payments have not been maintained according to the terms of the Note and Security Instrument. The total amount owed, as of 11/27/2012 is \$28,373.79, which is comprised of:

Next Payment Due Date	12/01/2011
Total Monthly Payments Due:	\$26,886.84
Late Charges:	\$1,446.95
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$40.00
Unapplied Balance:	<u>(\$0.00)</u>

TOTAL YOU MUST PAY TO CURE DEFAULT: \$28,373.79



You have the right to cure this default, by payment of the sum of \$28,373.79, as itemized above. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current delinquency. On 12/01/2012, your next monthly payment will become due. In addition, any subsequent advances made by the Servicer to protect their lien position must be added to the total amount necessary to cure the default. Payment must be received on or before 01/01/2013 or the next business day thereafter if 01/01/2013 is a weekend or holiday. Please disregard this notice if a payment sufficient to cure the default has already been sent.

If, at any time, you make a written request to us not to be contacted by phone at your place of employment, we will not do so. If, at any time, you make a written request to this us not to contact you, we will not do so, except to send statutorily and/or contractually required legal notice.

Nationstar Mortgage, LLC would like you to be aware that if you are unable to make payments or resume payments within a reasonable period of time due to a reduction in your income resulting from a loss or reduction in your employment, you may be eligible for Homeownership Counseling. To obtain a list of HUD approved counseling agencies, please call (800) 569-4287 or by visiting <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673).

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Nationstar Mortgage, LLC immediately. In order to help us determine whether you are entitled to the protections of the SCRA, we ask that you please provide a copy of your military orders. If you do not provide us with military orders and we cannot verify your active duty status based on the Department of Defense's website, we will be forced to assume you are not entitled to protections under the SCRA.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Nationstar Mortgage, LLC. Nationstar Mortgage, LLC requests that all payments be made in **certified funds, cashier's check or money order(s)** payable to and mailed to **Nationstar Mortgage, LLC at PO Box 650783, Dallas TX 75265-0783**. You may contact Nationstar Mortgage, LLC at (888) 480-2432 should you have servicing questions regarding your account or by mail at 350 Highland Drive, Lewisville, TX 75067-4177. You may have options available to you to help you avoid foreclosure. Please contact Nationstar Mortgage, LLC's Loss Mitigation Department at (888) 480-2432 or by visiting www.nationstarmtg.com for additional information and to see what options are available to you.

The matters discussed herein are of extreme importance. We trust you will give them appropriate attention.

Sincerely,

Evan Wilkinson
Assigned Foreclosure Prevention Specialist
Nationstar Mortgage, LLC
8663162432 ext. 4932
350 Highland Drive
Lewisville, TX 75067

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT NATIONSTAR MORTGAGE, LLC IS A DEBT COLLECTOR AND THAT THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT AN INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.